

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Verlinda D Franklin
Cedric B Moore
Debtor(s)

Case No. 15 B 01350

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/15/2015.
- 2) The plan was confirmed on 05/11/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Converted on 02/05/2016.
- 6) Number of months from filing to last payment: 13.
- 7) Number of months case was pending: 16.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$8,698.56
Less amount refunded to debtor	\$1,338.25

NET RECEIPTS: **\$7,360.31**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,662.50
Court Costs	\$0.00
Trustee Expenses & Compensation	\$264.29
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,926.79**

Attorney fees paid and disclosed by debtor: \$750.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
77th Street Depot Federal Credit Union	Unsecured	4,751.00	NA	NA	0.00	0.00
Acceptance Now	Unsecured	3,373.00	NA	NA	0.00	0.00
Accounts Receivable Ma	Unsecured	299.00	NA	NA	0.00	0.00
Advocate Medical	Unsecured	276.73	NA	NA	0.00	0.00
AFNI	Unsecured	200.00	200.00	200.00	0.00	0.00
America's Fi	Unsecured	118.00	NA	NA	0.00	0.00
AmeriCash Loans LLC	Unsecured	0.00	1,026.86	1,026.86	0.00	0.00
AmeriCash Loans LLC	Unsecured	0.00	1,209.04	1,209.04	0.00	0.00
AmeriCash Loans LLC	Unsecured	0.00	995.29	995.29	0.00	0.00
Arnoldharris	Unsecured	355.00	NA	NA	0.00	0.00
Atlas Acquisitions LLC	Unsecured	268.00	268.87	268.87	0.00	0.00
Auto Finance	Unsecured	6,865.00	6,927.96	6,927.96	0.00	0.00
Cerastes	Unsecured	0.00	610.00	610.00	0.00	0.00
Cerastes	Unsecured	0.00	510.00	510.00	0.00	0.00
Cerastes	Unsecured	0.00	450.00	450.00	0.00	0.00
City of Chicago Department of Revenue	Unsecured	0.00	1,701.83	1,701.83	0.00	0.00
City of Chicago Department of Water	Unsecured	0.00	3,153.74	3,153.74	0.00	0.00
Comcast	Unsecured	300.00	NA	NA	0.00	0.00
Diversified Consultants	Unsecured	999.99	NA	NA	0.00	0.00
Emigrant Mortgage	Secured	54,000.00	NA	NA	0.00	0.00
Emigrant Mortgage Co	Secured	19,251.34	0.00	19,251.34	0.00	0.00
Enhanced Recovery Corp	Unsecured	1,137.00	NA	NA	0.00	0.00
Enhanced Recovery Corp	Unsecured	612.00	NA	NA	0.00	0.00
Enhanced Recovery Corp	Unsecured	308.00	NA	NA	0.00	0.00
Henry T. Pimemtel, MDSCV	Unsecured	146.25	NA	NA	0.00	0.00
Peoples Energy Corp	Unsecured	130.00	4,156.29	4,156.29	0.00	0.00
Regional Acceptance Corp	Unsecured	NA	204.25	204.25	0.00	0.00
Regional Acceptance Corp	Secured	17,082.00	17,082.00	17,082.00	2,850.19	583.33
Santander Consumer USA	Unsecured	8,452.00	NA	NA	0.00	0.00
Verizon	Unsecured	617.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$19,251.34	\$0.00	\$0.00
Debt Secured by Vehicle	\$17,082.00	\$2,850.19	\$583.33
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$36,333.34	\$2,850.19	\$583.33
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$21,414.13	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$3,926.79</u>
Disbursements to Creditors	<u>\$3,433.52</u>
TOTAL DISBURSEMENTS :	<u>\$7,360.31</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 05/02/2016

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.